

# Communication with your employees in three steps

Switching to a flat-contribution  
Wtp scheme



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For employees, the online pension environment mijn.nn Financial Future is the central point for information about their pension with Nationale-Nederlanden. It ensures that your employees can find information quickly and easily in or from a single place. And that they can immediately make their choices in the same place. Simplicity and convenience come first.



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## Showing that the Wtp transition is being done carefully

After you agree to the offer, we will request a number of documents from you through your adviser, including your transition plan for switching to a Wtp scheme with a flat contribution. We look at whether the chosen arrangement with us matches the principles in your transition plan.

We next ask you to inform your employees about switching to a pension scheme under the new rules, for which you will receive a sample text from us.

In this **message for your employees** you explain what information they will receive from their pension provider in the coming period. You also refer them to the plans that are mandatory if a Wtp scheme with a flat contribution is chosen. There are three of them:

- **Transition plan** from you
- **Communication plan** from us
- **Implementation plan** from us

The communication plan tells your employees how and when we will take them through the transition to their new pension. The implementation plan sets out how we will ensure correct implementation of the new pension.

Curious about our plans? You can find them at [nn.nl/nieuwe-regels](https://nn.nl/nieuwe-regels). The message for your employees also states which communication plan applies to them, making it easier to find on the website. There is only one implementation plan.



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## Understanding the changes to the pension

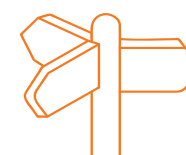
You will be notified after the implementation of your new pension scheme in our records. Your employees will next receive notification of their personal Was & Will Be overview in **mijn.nn**.

In the **Was & Will Be overview** your employee can read in words and figures (€) what the switch to the new pension means for them. To see **the expected pension** the old and new situation are shown in three scenarios. In other words, how much pension can your employee (1) expect, including when things go (2) well or (3) not well. We make this calculation for both the retirement pension and the partner's pension after the retirement date. We take into account **the purchasing power** of these pensions (inflation). The partner's and orphan's pension before the retirement date is also shown on the overview, including the individual choices for supplementing this pension.

The Was & Will Be overview furthermore shows whether we are merging the existing pension with the new pension. And whether your employee **gets compensation in salary** because of the transition to the new pension.

New customer? Your employees will receive a Will be overview from us. Your previous pension administrator provides an overview of the expected outcomes under the old pension scheme.

Your employees will find all information about their pension with us at **mijn.nn** in the folder '**Documents**'. For a complete overview, we will also post your transition plan and our communication and implementation plan here.



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## Helping with choices for a personal pension

About two weeks after the Was & Will Be overview, we start guiding your employees in making their **pension choices**. Your employees will receive a personalised message explaining the choices they can make. This message also refers to the Pension 1-2-3 in mijn.nn.

The choices they can make are ready for them in **mijn.nn Financial Future**, the online pension environment for your employees. They can see here what making certain choices means for the expected pension. For some topics, an explainer video can also help in making a choice.

Completing the **risk profiler** is important for choosing a way of investing that suits your employee; more or less investment risk than the default choice you have made as an employer.

Your employees will get **30 days** to pass on their choices. After all, there is a lot to choose from. They will receive an e-mail confirmation for each choice they make. Forwarded choices also become visible in mijn.nn Financial Future. Your employee can make different or new choices at any time.

At the end of step 3, your employees will receive an online **questionnaire**, which we want to use to test whether our information has been well understood. This allows us to continuously improve our communication and mijn.nn Financial Future. Completing the questionnaire is done anonymously.

If you have any questions, please call or e-mail your contact at Nationale-Nederlanden. Or send an e-mail to [ppp@nn.nl](mailto:ppp@nn.nl) or call 010 513 02 80. You can rely on us to help you.